

Convention in Boca Raton

With Zig Ziglar and Kool & The Gang

- Convention Highlights
- Recruiting Update
- A Word From Scott Smith





What Is Your Vision?

I have a great job! I say this because last month at our convention, I had the honor of addressing the world's greatest sales force; I had the privilege of introducing one of the great influences in my life, Mr. Zig Ziglar; I had the pleasure of hosting our awards ceremony, and finally, I had the distinction of getting down with Kool & The Gang. All in all, American Income and National Income had a wonderful, successful, and especially memorable convention. My hope is that if you were unable to join us this year, you will be able to join us next year as it too will be one for the memory books.

Now that I have had the opportunity to share with you the love I have for my job and what we do, I want to move onto business.

For the last eight months, I have traveled from Agency to Agency speaking about thinking big and not taking your relationships for granted. I, however, have not had the chance to speak about vision — my vision, your vision, the American Income and National Income vision.

To express this, there is a poignant story about Walt Disney as he lay dying at St. Joseph's Hospital across from the Walt Disney Studios in Burbank, California.

A journalist, knowing Walt was seriously ill, persisted on getting an interview with him and ended up leaving frustrated on numerous occasions. When he finally managed to get into the room, Walt could no longer sit up or talk above a whisper.

Walt instructed the reporter to lie down on the bed next to him so he could whisper in the reporter's ear. For the next 30 minutes they laid side by side as Walt referred to the imaginary map of Walt Disney World on the ceiling above the bed.

Walt pointed out where he planned on placing various attractions and buildings. He also spoke about transportation, hotels, restaurants, and many other parts of vision for a property that would not be open to the public for another six years.

This is an amazing story of vision. A man lay dying in the hospital, whispering to a reporter and describing his vision for the future and the role he would play in it for generations to come.

In my mind, this is the way to live — believing so much in your vision that even when you are dying, you whisper it into another person's ear.

This is the vision I want each of you to have every time you pick up that presentation book, every time you recruit a new person, every time you pick up a TG-13, and every time you open a new office. I want you to have a vision that totally encompasses who you are and what you are — an excitement, an anticipation of what can be and what will ultimately be.

Let me give you an example. When I was a kid playing little league, I had this kind of vision. I had a vision that one day when the bases were loaded, I would come to bat and hit a grand slam. Maybe it is that "just think big" philosophy that I have been talking about, but I was not interested in a single, double, or a triple — I was not even interested in a home run. For me, it had to be a grand slam home run.

In my mind, this was going to be a hero's moment — fireworks, autographs, mothers wanting me to kiss their babies, and the crowd running onto the field to hoist me on their shoulders. You may say I have a vivid imagination, but that was my vision.

Today I have that same excitement and that same anticipation for American Income and National Income. Everything is in place — whether it is the increase in our PR department; thereby increasing our leads to the Agency force, or our bonuses growing to over a million dollars a month, the new growth of our emerging markets, or the product packages that will be coming out next month. The opportunity at American Income and National Income has exploded!

So yes, the bases are loaded, and you and I have the opportunity for a grand slam home run. So when you wake up tomorrow morning and the next morning, all you need to do is think about these loaded bases. The bat is in your hand — full of excitement and anticipation! **Batter up!**

Dates to Remember

Wednesday, Sept. 27, 2006

All business and PR credits must be at the Home Office to count for September production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$744,394.76 in bonuses. For more information on the monthly bonuses, turn to Page 16.

Required Retention Rate

Effective Jan. 1, 2006, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines. The rates listed below are for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

| | |
|---------------|-----|
| Retention: | 68% |
| Net to Gross: | 78% |

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2007 Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top RGA, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2007 Convention Qualifications online at ailife.com or nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to The Fairmont Scottsdale Princess! The convention will be held May 17-20, 2007.*

Founder's Club Outstanding Producers

July 2006

| AGENT | SGA | TIMES QUALIFIED | TOTAL NET ALP | N/G ▲ | RETENTION |
|----------------|--------------|-----------------|---------------|-------|-----------|
| Tim Cruise | Bob Olson | 21 | \$61,957 | 80.8 | 92.4 |
| Art Westergren | Tom Williams | 1 | 55,775 | 80.0 | 82.1 |

▲Percentage of Net to Gross

Congratulations are in Order!

Crystal Reeves, an Individual Producer with the Steve Hartman Agency, achieved \$100,000 of 13-month in force premium.

Steven Stensrud, an SA with the Rick Altig Agency, achieved \$100,000 of 13-month in force premium.

SGA E-Mail List

Communication between your office and the Home Office is vital in our efforts to provide the best service possible to each other and our policyholders. Several years ago as part of the Agency Resource Center, we created a *Write Us* link and a *Top Ten Contact List* link that provides Home Office contact information. As you each rise to the challenge of growing your operation, it is becoming increasingly important that the Home Office staff know who to contact in your organization when information is needed.

You will recall we also created a link to provide SGA e-mail addresses to those that may need it and in efforts to help the Home Office staff, we have updated that list to include who you have requested we contact for the various administrative areas. Please take a few minutes to look at the SGA e-mail addresses by going to the *Agency Resource Center, Agency*, and clicking on the *Write Us* link. The *Write Us* page provides the Home Office contact information and you will find the SGA e-mail addresses information at the bottom of the page.

If any updates to the information are needed, it is easy to tell us about it. Just simply go to that page, click on the updates link and provide the new information. We will then get the change made right away.

There is no doubt this will prove to be a valuable resource for the Home Office staff in contacting your Agencies, and we do hope it will also provide value to you should you have an interest in making contact with an SGA in regards to various topics.

Thank you, AIL!

UPCW President and Labor Advisory Board member Joseph Hansen recently received a letter from Doug Dority, President of *America's Agenda: Health Care for All*. Mr. Dority wished to thank AIL for the generous contribution, saying, "AIL has stood with America's Agenda every step of the way, and we appreciate their support very much."

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Promoted to 52.5 Percent Supervising Agent

| | | | | |
|--------------------|------------------|----------------|---------------|------------------|
| Marinela Achim | Michael Crespo | Philip Hetle | Darcie Matzer | Rene Sanchez |
| Mary Balista | Kyriacos Davis | Glyn Hurst | Laura McCurry | Thomas Shuff |
| Austin Bell | Matthew Davison | Rence Jeffries | Karen McGrath | Martha Souto |
| Brian Blair | Todd Engelson | Laurence King | Joel Michael | John Sparby |
| Larry Bolinske | Norberto Galindo | Dale Kuntz | Mychael Mills | Shirley Stanback |
| Sean Bunten | Jacob Garcia | Winnie Kwok | Levar Morgan | Beverly Tice |
| Keith Burgess | Stephanie Grad | Sean LaCroix | Kim Pham-Huy | Tony Whitcomb |
| Vincent Cartwright | Ronald Hair | Taina Lameko | Michael Post | Kendrick White |
| William Chang | Robert Harris | Jose Lopes | Talley Ridley | Sarah Worobec |

Promoted to 55 Percent Supervising Agent

| | | | |
|------------|----------------|------------------|---------------|
| Hope Horne | Petko Petkov | Jessica Robinson | Shara Valadez |
| Garret Kun | William Reeves | Timothy Rose | |

Promoted to 57.5 Percent General Agent

| | | | |
|-----------------|------------------|-----------------------|-----------------|
| Brian Allt | Gabriel Feldmann | Myhailo Marchuk | Michael Rogers |
| Walter Bowser | Bryan Flannery | Marnetta Mosley-Myles | Antrell Tyson |
| Maria Diringier | Sara Geiger | John Mulquin | Bianca Zaragoza |
| Ross Ewen | David Guzman | Kyle Reid | Jesse Zwack |

Promoted to 60 Percent General Agent

| | | |
|--------------|-----------|-----------|
| Pablo Pirela | Beth Snow | Sue Weiss |
|--------------|-----------|-----------|

Promoted to Master General Agent

| | | | |
|-------------------|--------------------|------------------|-----------------|
| Sandi Babcock | Katherine Georgiou | Kelvin McDiarmid | Theresa Postell |
| Rory Crockford | Peter Kang | Scott Mellgren | Lisa Roemer |
| Israel DelGadillo | Todd Krentzel | Naomi Miller | James Tanguay |
| Bradford Geddes | Ka Law | Travis Moody | Andy Walters |

Promoted to Regional General Agent

| | | |
|-------------|----------------|--------------|
| Ryan Bisanz | Samuel Cohen | Luis Heredia |
| Mark Bleier | David Farraway | Philip Prata |

Promoted to State General Agent

| | | |
|--------------|----------------|-------------|
| Joe Diecedue | Jeff Dinocento | Dave Orrico |
|--------------|----------------|-------------|

Outstanding Opportunities!

Everyone is finding out just how many wonderful opportunities AMS provides. As each month goes by, more people are using the system to attain their dreams — professional and financial success with American Income and National Income! Read what some of our newest MGAs have to say about achieving their goals and how others can follow in their footsteps.



Edward Clunk
The Marc Morton Agency
Promoted June 2006

"The opportunities we have with this Company are second to none. Persistence and positiveness will get you everywhere. It helps to have the ability to let difficulties just roll off your shoulders. If you couple a good work ethic with our fantastic training, success is a guarantee."



Natalie Linker
The Allan Jennings Agency
Promoted June 2006

"If someone truly wants to be a success, they must be dedicated, coachable, and trainable. Prepare to work hard and make a commitment. Focus on the long term and keep a positive attitude, because with a little perseverance, any goal is within reach."



Betty Ross
The Eric Heal Agency
Promoted June 2006

"The management system is fantastic. It really gives you the chance to be your own boss and manage your own business. And those with the personal drive to succeed are easily able to do so. In short, it is an opportunity to set your own destiny. How can you go wrong with something like that?"



Peter Kang
The Slav Bitman Agency
Promoted July 2006

"When you start with the Company, you have to promise yourself that failure is not an option. Make a decision to stick with it, no matter how difficult things may become. Be ready with a plan, and be prepared to implement and hold true to that same plan."



Kelvin McDiarmid
The Altig-Traboulay Agency
Promoted July 2006

"Our motto around here has become, 'If you want something you've never had before, do something you've never done before.' On the path to success, there is no substitute for activity. Remain confident and dedicated, because your own ability is your only limit."



Scott Mellgren
The Gary Bleier Agency
Promoted July 2006

"Keep a 'no fail' attitude. That is how I got to where I am now. I told myself there was no way I was ever going to fail, and I was prepared to do anything I could to succeed. Such an attitude would be beneficial to everyone. This means you need to be resilient, disciplined, and ready for hard work."



Travis Moody
The Surace-Smith Agency
Promoted July 2006

"Hard work is the key to success. You need to be ready to put in the long hours that no one else will. Success requires your time and all of your effort, but it is worth it. Our opportunities here at AI have no limits, and the rewards from hard work are just as limitless."



Theresa Postell
The Gary Bleier Agency
Promoted July 2006

"When you are out on an appointment, really listen to people and be in the moment. Do not allow anything to distract you. Give them all of your attention, and really focus and care. People can tell when they are being ignored or humored, and when they feel someone truly cares, they tend to respond positively."



Lisa Roemer
The Fred Hadaya Agency
Promoted July 2006

"Never lose sight of your goals. Anything is possible with this company so long as you keep working the system and strive to perfect your craft. Be coachable, and try to be a sponge to the successful people around you. And remember to keep a positive attitude."



James Tanguay
The Gary Bleier Agency
Promoted July 2006

"The best skills an MGA can have is people skills. The ability to be comfortable with people — from customers to counterparts — will allow you to go far in this business. Learning to network, specifically with our groups' members, offers us the opportunity to help them with all their needs."

Congratulations!

Individual Producers



1. Troy Tripp
Cleveland, OH



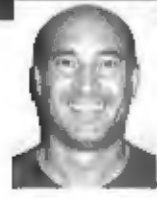
2. Zachary Hart
Cleveland, OH



3. Natalie Linker
Pasadena, CA



4. Sharon Ward
Auckland, NZ



5. James Taylor
Woodridge, IL



6. Tara Soderman
Kailua, HI



7. Simon Arias
Cleveland, OH



8. Alex Bluhm
Concord, CA



9. James Aalders
Halifax, NS



10. Brian Allt
Halifax, NS

Individual Producers

All Time Record to Beat
Month: \$62,536 Net ALP Zachary Hart

July Production

| Name | Net ALP | NG [▲] | Rtn | MGA | SGA |
|------------------------|----------|-----------------|------|-------------------|-------------------|
| 1. Troy Tripp | \$23,486 | 83 | | Nicholas Zangardi | Surace-Smith |
| 2. Zachary Hart | 22,109 | | 72.4 | Zachary Hart | Surace-Smith |
| 3. Natalie Linker | 21,823 | 100 | | Natalie Linker | Allan Jennings |
| 4. Sharon Ward | 20,037 | 96 | | Lawrence Hauck | Steve Friedlander |
| 5. James Taylor | 18,689 | | 88.5 | James Taylor | Bob Olson |
| 6. Tara Soderman | 18,467 | | 82.4 | Tara Soderman | Rick Altig |
| 7. Simon Arias | 18,013 | 80 | | Simon Arias | Surace-Smith |
| 8. Alex Bluhm | 16,749 | | 78.3 | Roger Johnson | Jatoft-Foti |
| 9. James Aalders | 16,620 | | 77.3 | Harjeet Rana | Imran Satti |
| 10. Brian Allt | 16,578 | 92 | | Harjeet Rana | Imran Satti |
| 11. Lily Tchen | 16,084 | | 70.4 | Lily Tchen | David Cohen |
| 12. Karen McQuoid | 16,047 | | 80.5 | Lawrence Hauck | Steve Friedlander |
| 13. Sabrina Lloyd | 15,184 | 82 | | Barry Dillah | Eric Giglione |
| 14. Samantha Chui | 15,132 | | 72.7 | Samantha Chui | Williams-Williams |
| 15. Shawna Snarr | 14,547 | 94 | | | Eric Neal |
| 16. Victor Quimson | 14,029 | | 81.5 | Cheryl Foti | Jatoft-Foti |
| 17. Sean LaCroix | 13,925 | | 87.1 | Eric Miller | Rick Altig |
| 18. Robin Dillow | 13,794 | 95 | | Tim McAdams | Tyrone Conard |
| 19. Steven Stensrud | 13,785 | | 88.6 | John McGrath | Rick Altig |
| 20. Ronald Friedlander | 13,379 | | 80.2 | Philip Prata | Theodore Pappas |

▲ Percentage of Net to Gross

All Time Record to Beat
YTD: \$278,449 Net ALP Zachary Hart

YTD Production

| Name | Net ALP | NG [▲] | Rtn | MGA | SGA |
|-----------------------|-----------|-----------------|------|----------------------|-------------------|
| * 1. Max Quasem | \$136,950 | | 84.5 | Earnest Loveless | David Cohen |
| * 2. Carla Miller | 122,310 | | 78.2 | Carla Miller | John Akers |
| * 3. Timothy Cruise | 114,636 | | 80.8 | | Bob Olson |
| * 4. Steven Stensrud | 106,888 | | 88.6 | John McGrath | Rick Altig |
| * 5. Jesse Wise | 100,454 | | 75.5 | Matthew Hogan | Durhon Oldham |
| * 6. Tara Soderman | 99,522 | | 82.4 | Tara Soderman | Rick Altig |
| * 7. Garret Kun | 97,339 | 89 | | Samuel Cohen | Fred Hadayia |
| * 8. Sebastian Kazek | 90,588 | | 78 | Kristie Druffel | Tom Williams |
| * 9. Simon Arias | 89,809 | 80 | | Simon Arias | Surace-Smith |
| * 10. Robert Rowe | 88,587 | | 72.2 | Lawrence Hauck | Steve Friedlander |
| 11. Rudi Camenzind | 87,689 | | 89.9 | Earnest Loveless | David Cohen |
| 12. Alex Bluhm | 87,036 | | 78.3 | Roger Johnson | Jatoft-Foti |
| 13. Brian Allt | 85,371 | 92 | | Harjeet Rana | Imran Satti |
| 14. Scott Remmey | 85,275 | | 78.6 | | Eric Giglione |
| 15. Ruben Soberanes | 85,173 | | 73.5 | Doreen Ryan-Foti | Jatoft-Foti |
| 16. Samantha Chui | 82,563 | | 72.7 | Samantha Chui | Williams-Williams |
| 17. Arthur Westergren | 82,441 | | 77.8 | | Tom Williams |
| 18. Robert Ulreich | 80,478 | | 85.7 | Roger Johnson | Jatoft-Foti |
| 19. Yevgeniy Kashkin | 80,413 | | 83.6 | Marjargal Sukhbaatar | Gleb Ostrovsky |
| 20. Lily Tchen | 80,073 | | 70.4 | Lily Tchen | David Cohen |

▲ Percentage of Net to Gross

Happy Anniversary!

Thanks for all you do. Congratulations!

30 Years of Service

Larry Malitz

21 Years of Service

Susan Fuldauer

20 Years of Service

Lawerence Dennis

18 Years of Service

Jacqueline deVooght

17 Years of Service

Guy Panno

13 Years of Service

Nestor Aramayo
Bryan Flannery
Michael Perkins

12 Years of Service

Paul Vojtek

11 Years of Service

Raymond Lau

10 Years of Service

Kouassi Appiah
Doreen Ryan-Foti

8 Years of Service

Richard Nye

7 Years of Service

Wesley Bangs
Mathew Hart

6 Years of Service

James Beck

6 Years of Service Cont.

Wes Elder
Olaf Johnson
Robert Ulreich

5 Years of Service

Kris Barron
Gabriela Berloni
Zulfikar Bhukera
Susan Cooksey
Brandon Geneser
Peter Lauwerier
Darren Miller
Leo Soucy
Cathy Thompson
Robert Tierney

4 Years of Service

Barry Dillah
Joshua Goodman
Terrance Hearn
Bryan Johnson
Brian Schreiter
Curt Snow

3 Years of Service

Nacole Bell
Kelli Flora
Noe Gonzales
Joseph Henderson
Scott Keeney
Kevin MacKinnon
Maxine Moody
Eric Renteria
Joaquin Santos
Helen Taylor

2 Years of Service

Michel Dickey
Michael Dupree
Jon Hanec
Edward Hanna
Phillip Humbel
Chad Keeney
Kenneth Lett
Amanda Nathoo
Trinh Quang
Charles Riggs
Carl Rudd
Kevin Willey

1 Year of Service

Ike Amazu
Katherine Ashwal
David Baum
Joseph Bucksot
John Collins
Linda Collins
Bryan Davidson
William DeTemple
Giovanna Dubinsky
Simon Fan
Brian Farmer
Gabriel Feldmann
John Fisher
James Fletcher
Dorit Frank Nadav
Bradford Geddes
David Goodman
Timothy Gray, Jr.
Benham Halali
Mireille Jaillet

1 Year of Service Cont.

Scan LaCroix
Pamela Ladd
Stefanos LeBrasseur
Mickenzie Linse
Julio Lourido
Kelly Luttrell
Donald McCrary
Tracy McNallan
Brian Merryman
John Mulquin
Aaron Nance
Dennis Nesaw
Justin Oldham
Susan Pate
Mathew Propst
Joshua Reynolds
Agatha Safford
Susan Schreiber
Irakli Tcheishvili
Michael Thiel
Joseph Thome
Marie-Claude Turgeon
Charles Turner
Nathan VanVliet
Peter Varley
Karen Wade
LaTonya White
Freida Yakubov
Jesse Zwack

Advertising Materials and Scripts — Make Sure They're Approved

“Virtually all State and Provincial Insurance Departments have regulations concerning advertising. Therefore, most departments require all advertising materials to be reviewed and approved by a company's Home Office.”



The NAIC Model Regulation defines “advertisement” as material designed to create public interest in life insurance or annuities or in an insurer, or in an insurance producer; or to induce the public to purchase, increase, modify, reinstate, borrow on, surrender, replace, or retain a policy.

Also, did you know it is required that if any benefit is mentioned in a brochure or flyer, all limitations must be detailed? And did you know if you refer to a recommendation by any commercial rating system (like A.M. Best) you must clearly indicate the purpose of the recommendation and the limitations of the scope and extent of the recommendation?

For this reason, virtually all State and Provincial Insurance Departments have regulations concerning advertising. Therefore, most departments require all advertising materials to be reviewed and approved by a company's Home Office. Our Company policy requires all materials any Agency may be using when dealing with prospects or policyholders, if not provided by American Income or National Income directly, to be forwarded to the Home Office for review.

When submitting materials for review, here are a few things to remember. All lead letters must be approved prior to mailing, and be sure your lead letters clearly state the AD&D coverage is provided through “American Income Life Insurance Company” or “National Income Life Insurance Company.” The full company name should be used, not just American Income or National Income. Also, the lead letter should state “an American Income (or National Income) representative will be calling to set up an appointment to deliver the benefits and explain other insurance coverage available.”

We are not mandating that you use specific forms or scripts, but we do want to review what is being used as representation of the Company. In addition to lead letters, any presentations, phone scripts, or letters sent to a policyholder regarding American Income or National Income should be sent to the Home Office for review. Once we complete the review, we will send you confirmation that we have done so.

So please, remember to get all of your materials reviewed.

Supervising Agents



1. Todd Sahn
Rochester, NY



2. Cynthia Sittig
Harrisburg, PA



3. Pamela Ladd
Rochester, NY

All Time Record to Beat
Month: \$43,409 1st Yr.

All Time Record to Beat
Month: \$68,050 Net ALP Mary Ann Gaelic

July Production

| Name | 1 st Year Agent | Net ALP | NG | Rtn | MGA | SGA |
|--------------------|----------------------------|----------|----|-----|---------------|---------------|
| 1. Todd Sahn | \$20,001 | \$22,212 | 87 | | Dorian Oldham | Durhon Oldham |
| 2. Cynthia Sittig | 17,522 | 25,548 | 91 | | Scott Keeney | Durhon Oldham |
| 3. Pamela Ladd | 17,419 | 19,563 | 85 | | Dorian Oldham | Durhon Oldham |
| 4. Susan Schreiber | 14,912 | 15,363 | 83 | | AJ O'Connor | Steve Greer |
| 5. Beth Lopez | 14,749 | 22,274 | 95 | | Jim Bianchi | Durhon Oldham |

All Time Record to Beat
YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat
YTD: \$443,893 Net ALP Mary Ann Gaelic

YTD Production

| Name | 1 st Year Agent | Net ALP | NG | Rtn | MGA | SGA |
|-----------------------|----------------------------|-----------|----|------|---------------|-----------------|
| * 1. Christopher Kurz | \$78,370 | \$113,572 | 84 | | David Garrett | Geneser-Geneser |
| 2. Rachel Buser | 68,743 | 138,595 | 86 | | Matthew Hogan | Durhon Oldham |
| 3. Jared Mlinarich | 67,934 | 112,549 | | 73.8 | Arthur Greene | Paul Rumbuc |
| 4. Todd Sahn | 67,314 | 88,185 | 87 | | Dorian Oldham | Durhon Oldham |
| 5. Keith Moore | 64,234 | 105,125 | 86 | | Noe Gonzales | Jatofi-Foti |

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

General Agents



1. Matthew Melhorn
Plymouth Mtg., PA



2. Mary Ann Gaelic
Auckland, NZ



3. Simon Arias
Cleveland, OH



4. David Guzman
Cleveland, OH



5. Thomas VanOsdol
Rochester, NY

All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

July Production

| Name | 1 st Year Agent | Net ALP | NG | Rtn | MGA | SGA |
|------------------------|----------------------------|----------|----|------|-------------------|-------------------|
| 1. Matthew Melhorn | \$61,195 | \$63,403 | | 69.8 | Samuel Cohen | Fred Hadayia |
| 2. Mary Ann Gaelic | 35,695 | 53,649 | | 72.3 | Lawrence Hauck | Steve Friedlander |
| 3. Simon Arias | 27,334 | 43,028 | 87 | | Nicholas Zangardi | Surace-Smith |
| 4. David Guzman | 26,731 | 33,373 | | 69.2 | Travis Moody | Surace-Smith |
| 5. Thomas VanOsdol | 21,353 | 28,739 | | 72.0 | Steven Strong | Durhon Oldham |
| 6. Joshua Riehl | 21,072 | 26,128 | | 73.7 | Steven Dichiaro | Bill Jennings |
| 7. Christopher Schafer | 21,065 | 21,423 | | 80.0 | David Garrett | Geneser-Geneser |
| 8. Sue Weiss | 20,909 | 26,745 | 84 | | Matthew Hogan | Durhon Oldham |
| 9. Beth Snow | 20,565 | 28,880 | | 79.3 | Curt Snow | Jatofi-Foti |
| 10. Sara Geiger | 19,911 | 27,738 | 86 | | Lisa Roemer | Fred Hadayia |

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

| Name | 1 st Year Agent | Net ALP | NG | Rtn | MGA | SGA |
|--------------------------|----------------------------|-----------|----|------|-------------------|-------------------|
| * 1. Matthew Melhorn | \$286,984 | \$320,546 | | 69.8 | Samuel Cohen | Fred Hadayia |
| * 2. David Goodman | 160,431 | 211,034 | | 83.8 | Joshua Goodman | Bill Jennings |
| * 3. Christopher Schafer | 153,064 | 196,689 | | 80.0 | David Garrett | Geneser-Geneser |
| * 4. Mary Ann Gaelic | 147,504 | 290,903 | | 72.3 | Lawrence Hauck | Steve Friedlander |
| * 5. Sue Weiss | 146,686 | 186,299 | 84 | | Matthew Hogan | Durhon Oldham |
| 6. Thomas VanOsdol | 139,182 | 206,023 | | 72.0 | Steven Strong | Durhon Oldham |
| 7. Steven Engrav | 126,060 | 205,323 | | 71.5 | Wayne Hendricks | Joe Manone |
| 8. Patricia Lee | 105,663 | 138,956 | | 74.4 | Eddie Dhillon | Paul Rumbuc |
| 9. Ian Gingold | 105,137 | 135,891 | | 73.3 | Daniel Phares | Marc Morton |
| 10. Simon Arias | 98,132 | 161,877 | 87 | | Nicholas Zangardi | Surace-Smith |

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

Convention Highlights

OVER 600 ATTENDEES

AWARD WINNERS

GREAT SPEAKERS INCLUDING ZIG ZIGLAR

AND ONE BEAUTIFUL RESORT

This year's convention had it all! This year American Income and National Income hosted more than 600 convention attendees at the *Boca Raton Resort & Club* in Boca Raton, Florida.

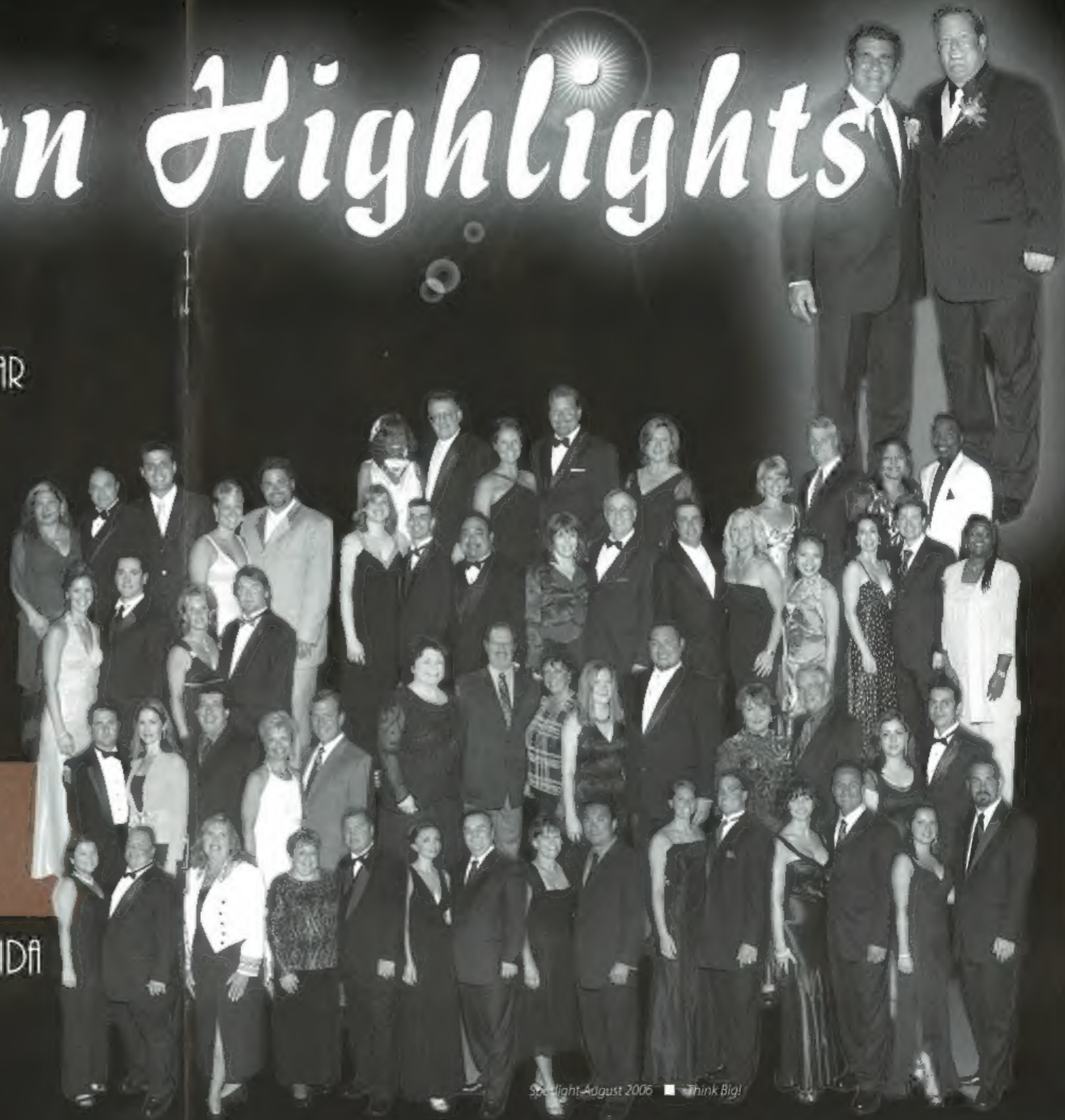
During this four-day annual event, the attendees listened to Roger Smith, President & CEO, brief the audience on the state and vision of the Company, Bernard Rapoport, AIL's founder, address the Founder's Club qualifiers, and the world-renowned, motivational speaker, *Zig Ziglar*, keynote the General Session. The fun, however, did not end there!

We rolled out the red carpet for our award winners when we paid tribute to their 2005 accomplishments at our *Annual Awards Ceremony*. We continued our celebration in funky, black light, fluorescent style when we hustled around the dance floor with *Kool & The Gang*.


In the end, everyone had a blast and are anxiously awaiting next year's convention at the Fairmont Scottsdale Princess in Scottsdale, Arizona.

THE BOCA RATON RESORT & CLUB


BOCA RATON, FLORIDA




Master General Agents




1. Samuel Cohen
Plymouth Mtg., PA



2. Nicholas Zangardi
Cleveland, OH



3. AJ O'Connor
Houston, TX



4. Jim Bianchi
Rochester, NY



5. Travis Moody
Cleveland, OH

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$250,859 Net ALP Jim Bianchi

July Production

| Name | 1st Year Agent | Net ALP | NG | Rtn | SGA |
|----------------------|----------------|---------|----|------|---------------|
| 1. Samuel Cohen | 110,697 | 117,543 | | 72.9 | Fred Hedayia |
| 2. Nicholas Zangardi | 92,608 | 92,608 | | 69.9 | Surace-Smith |
| 3. AJ O'Connor | 90,292 | 116,066 | | 69.7 | Steve Greer |
| 4. Jim Bianchi | 74,018 | 104,633 | | 73.3 | Durhon Oldham |
| 5. Travis Moody | 65,538 | 73,261 | | 70.8 | Surace-Smith |
| 6. Matthew Wolfanger | 52,945 | 62,097 | | 80.8 | Durhon Oldham |
| 7. Joshua Goodman | 52,634 | 68,958 | | 72.8 | Bill Jennings |
| 8. John McGrath | 50,731 | 51,303 | | 74.3 | Rick Altig |
| 9. Matthew Hogan | 47,507 | 75,322 | | 75.8 | Durhon Oldham |
| 10. Dustin Raun | 45,396 | 50,705 | | 70.5 | Rick Altig |

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman


All Time Record to Beat
YTD: \$2,168,283 Net ALP Paul Rumbuc

YTD Production


| Name | 1st Year Agent | Net ALP | NG | Rtn | SGA |
|------------------------|----------------|-------------|----|------|---------------|
| * 1. Joshua Goodman | \$845,082 | \$1,039,327 | | 72.8 | Bill Jennings |
| * 2. Samuel Cohen | 563,210 | 690,507 | | 72.9 | Fred Hedayia |
| * 3. Matthew Hogan | 541,781 | 762,590 | | 75.8 | Durhon Oldham |
| * 4. Nicholas Zangardi | 424,485 | 425,390 | | 69.9 | Surace-Smith |
| * 5. Cheryl Foti | 355,640 | 621,895 | | 69.9 | Jatoft-Foti |
| 6. Wayne Hendricks | 335,442 | 503,758 | | 75.0 | Joe Manone |
| 7. David Wang | 318,414 | 608,195 | | 72.0 | Bob Olson |
| 8. Megan Olson | 297,715 | 567,183 | | 74.2 | Steve Hartman |
| 9. A J O'Connor | 293,623 | 436,879 | | 69.7 | Steve Greer |
| 10. Scott Keeney | 281,986 | 359,355 | | 70.6 | Durhon Oldham |

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.


Regional General Agents



1. Jim Bianchi
Rochester, NY



3. Steve Surace
Cleveland, OH



2. Samuel Cohen
Plymouth Mtg., PA

July Production

| Name | 1st Year Agent | Net ALP | NG | Rtn | SGA |
|------------------|----------------|-----------|----|------|---------------|
| 1. Jim Bianchi | \$277,289 | \$389,823 | | 73.8 | Durhon Oldham |
| 2. Samuel Cohen | 133,413 | 143,149 | | 72.9 | Fred Hedayia |
| 3. Steve Surace | 119,596 | 181,554 | 87 | | Surace-Smith |
| 4. David Hausman | 118,593 | 180,473 | | 73.4 | Eric Giglione |
| 5. Sonny Gurney | 112,805 | 135,800 | | 76.2 | Paul Rumbuc |

YTD Production

| Name | 1st Year Agent | Net ALP | NG | Rtn | SGA |
|-------------------|----------------|-------------|----|------|---------------|
| * 1. Jim Bianchi | \$1,529,864 | \$2,337,494 | | 73.8 | Durhon Oldham |
| 2. Joshua Goodman | 1,232,880 | 1,481,975 | | 72.5 | Bill Jennings |
| 3. David Hausman | 935,519 | 1,341,555 | | 73.4 | Eric Giglione |
| 4. Sonny Gurney | 904,242 | 1,090,026 | | 76.2 | Paul Rumbuc |
| 5. A J O'Connor | 676,650 | 940,272 | | 70.6 | Steve Greer |

\$Show Me the Money\$

Retention Bonus*

| Qualifier | SGA | Amount |
|-----------------|-------------------|------------|
| James Taylor | Bob Olson | \$4,003.20 |
| Tara Soderman | Rick Altig | \$3,844.14 |
| Zachary Hart | Surace-Smith | \$3,758.66 |
| Alex Bluhm | Jatoff-Foti | \$3,465.97 |
| Karen McQuoid | Steve Friedlander | \$3,339.22 |
| Sean LaCroix | Rick Altig | \$3,189.60 |
| James Aalders | Imran Satti | \$3,157.91 |
| Steven Stensrud | Rick Altig | \$3,138.44 |
| Troy Tripp | Surace-Smith | \$3,053.19 |
| Natalie Linker | Allan Jennings | \$2,998.77 |

Total Retention Bonus Paid: \$384,895.27
414 Producers Qualified

PR Bonus*

| Qualifier | SGA | Amount |
|--------------------|-------------------|------------|
| Kelvin Muggerridge | Steve Friedlander | \$3,904.00 |
| Malka Arony | HO CA/Hartman | \$3,610.44 |
| Tracie Uemura | Rick Altig | \$2,575.00 |
| Giovanna Dubinsky | Geneser-Geneser | \$2,500.00 |
| Kenneth Altizer | Marc Morton | \$2,105.00 |
| Brenda Swecker | Chris La Fond | \$2,015.50 |
| Mary Hinterberger | Steve Greer | \$1,946.50 |
| Carrie Ho | Alt.-Orl.-Vene. | \$1,735.50 |
| Susan Fuldauer | Mark Hancock | \$1,652.50 |
| Marilyn Kohlase | Steve Friedlander | \$1,600.50 |

Total PR Bonus Paid: \$45,732.41
114 PR Reps Qualified

MGA Bonus*

| Qualifier | SGA | Amount |
|-------------------|-------------------|-------------|
| AJ O'Connor | Steve Greer | \$10,210.00 |
| Nicholas Zangardi | Surace-Smith | \$9,515.28 |
| Samuel Cohen | Fred Hadayia | \$8,590.71 |
| Travis Moody | Surace-Smith | \$6,388.54 |
| Matthew Wolfanger | Durbon Oldham | \$5,637.67 |
| Tim McAdams | Tyrone Conard | \$4,604.81 |
| John West | Marc Morton | \$4,451.61 |
| Barbara Leader | Rick Altig | \$4,447.04 |
| Lawrence Hauck | Steve Friedlander | \$4,380.70 |
| Randy Teyssier | Chris Hernandez | \$4,138.19 |

Total MGA Bonus Paid: \$200,182.12
95 Managers Qualified

BR Bonus*

| Qualifier | SGA | Amount |
|-----------------|-----------------|------------|
| Simon Arias | Surace-Smith | \$2,679.22 |
| Barbara Leader | Rick Altig | \$2,578.74 |
| Kelly Pascal | Rick Altig | \$2,344.62 |
| Matthew Meihorn | Fred Hadayia | \$2,339.68 |
| Thomas VanOsdol | Durbon Oldham | \$2,193.44 |
| Melanie Cohen | David Zophin | \$2,058.86 |
| David Guzman | Surace-Smith | \$1,995.79 |
| William Myatt | Steve Hartman | \$1,870.85 |
| Randy Teyssier | Chris Hernandez | \$1,703.24 |
| Cathy Thompson | Tyrone Conard | \$1,603.24 |

Total BR Bonus Paid: \$113,584.96
174 Managers Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.



FROM THE DESK OF:

Bo Gentile

Vice President
of Recruiting &
Development

Bring on the Heat!

Many of you may have heard the saying, "Bring on the heat!" This saying is one which you may hear in some competitive circumstances whether it is a starting pitcher in a baseball game throwing fastballs, a pro golfer hitting a shot close to the pin, or a Texas hold'em player who goes all in. In all of these situations, it puts the heat, or pressure, on the competition.

I bring this saying to your attention because as we enter into the final quarter of 2006, I have an important question to ask: Are you going to bring on the recruiting heat, so you can enjoy what Scottsdale, Arizona has to offer at the 2007 convention?

I asked you this question because if you talk to anyone involved in *Agency Development*, "heat" is referred to as the effort made toward recruiting. Going a step further, any one of these same individuals will tell you, your recruiting efforts sustain Agency growth and, therefore, put pressure on the competition.

When it comes to recruiting, the trick lies in assessing your process for the amount of heat you are generating. Having said that, here are a few things to keep in mind when checking your recruiting temperature gauge:

What is your current Agency size?

When you are inspecting your Agency size, it is important to note if you are managing people versus managing production. When you manage people you are in a multiplication stage of leadership versus when managing production you are in an addition stage. Obviously, when you multiply, you grow much faster than by adding.

What is your current pipeline size?

Your pipeline is your Agency's lifeline. You have to continuously feed your pipeline. Doing this provides your Agency with new Agents to increase your Agency distribution and size.

What is the status of those in your pipeline who are in school?

Follow up with your pipeline enrolled in school to help keep them focused on the goal of becoming a part of a successful Agency.

How are you handling field training for those in your pipeline?

Field training is where the rubber meets the road, and you are presented with an awesome occasion to show a new recruit the American Income and National Income dream and opportunity first-hand.

How many codes do you have this week?

The result of having a dynamic recruiting system is one that, when repeated consistently, provides new Agents on a weekly basis.

Keeping these evaluations in mind should provide you with the information you need to make adjustments — if need be — for heat induced recruiting success.

However, if you find you do need to make some alterations to your recruiting plan, help is only a click away.

Check out our new RMS site at www.aifl.com/vms. This is the most comprehensive site for making sure you are maximizing RMS to its fullest. Also log onto our new recruiting site at www.aifl.com/recruiting. This site will give you every tool you need for implementing a successful recruiting drive including the three group process.

Anyone involved in *Agency Development* understands that to bring on the heat as it relates to recruiting means using all of the recruiting tools at your disposal. Doing this will ultimately allow you to recruit to your Agency's fullest potential.

At this point, you should be able to review this article and know if you are truly bringing on the heat when it comes to recruiting and being recognized at the 2007 convention.

In closing, keep thinking big about recruiting and all your dreams of recruiting success will happen!

Bring on the heat!

JULY CATEGORY I

| NAME | NG | RTN | 1st Yr. NET | Standard | % of Standard | NET ALP |
|---------------|----|------|-------------|-----------|---------------|-----------|
| Durham Oldham | | 74.1 | \$290,552 | \$229,500 | 127 | \$407,068 |

JULY CATEGORY II

| NAME | NG | RTN | 1st Yr. NET | Standard | % of Standard | NET ALP |
|--------------|----|------|-------------|----------|---------------|-----------|
| Fred Hadayia | 86 | | \$134,940 | \$91,500 | 147 | \$145,095 |
| Paul Rumbac | | 73.8 | 150,205 | 138,500 | 108 | 220,693 |

JULY CATEGORY III

| NAME | NG | RTN | 1st Yr. NET | Standard | % of Standard | NET ALP |
|-------------------|----|------|-------------|-----------|---------------|-----------|
| Surace-Smith | 86 | | \$205,406 | \$108,300 | 190 | \$328,798 |
| Steve Hartman | | 70.5 | 94,283 | 67,000 | 141 | 135,578 |
| Steve Friedlander | | 75.6 | 96,834 | 80,000 | 121 | 182,622 |
| Imran Satti | | 69.7 | 97,850 | 86,500 | 113 | 161,541 |
| Steve Greer | | 70.7 | 101,452 | 92,500 | 110 | 141,940 |
| Bill Jennings | | 72.0 | 100,663 | 93,000 | 108 | 134,166 |

JULY CATEGORY V

| NAME | NG | RTN | 1st Yr. NET | Standard | % of Standard | NET ALP |
|-----------------|----|------|-------------|----------|---------------|----------|
| Chris Hernandez | | 72.8 | \$51,771 | \$28,000 | 185 | \$69,463 |

YTD CATEGORY I

| NAME | NG | RTN | 1st Yr. NET | Standard | % of Standard | NET ALP |
|---------------|----|------|-------------|-------------|---------------|-------------|
| Durham Oldham | | 74.1 | \$1,689,613 | \$1,503,000 | 112 | \$2,569,031 |
| Rick Altig | | 73.9 | 4,360,353 | 4,342,000 | 100 | 7,697,480 |

YTD CATEGORY II

| NAME | NG | RTN | 1st Yr. NET | Standard | % of Standard | NET ALP |
|--------------|----|------|-------------|-----------|---------------|-----------|
| Fred Hadayia | 86 | | \$474,776 | \$366,000 | 130 | \$549,722 |
| Paul Rumbac | | 73.8 | 1,183,944 | 696,500 | 122 | 1,774,853 |

YTD CATEGORY III

| NAME | NG | RTN | 1st Yr. NET | Standard | % of Standard | NET ALP |
|-------------------|----|------|-------------|-----------|---------------|-------------|
| Bill Jennings | | 72.0 | \$1,216,026 | \$651,000 | 187 | \$1,535,539 |
| Surace-Smith | 86 | | 1,270,730 | 725,700 | 175 | 1,972,725 |
| Imran Satti | | 69.7 | 977,712 | 605,500 | 161 | 1,303,498 |
| Steve Hartman | | 70.5 | 617,632 | 469,000 | 132 | 1,006,019 |
| Steve Friedlander | | 75.6 | 599,486 | 560,000 | 107 | 1,107,041 |
| Steve Greer | | 70.7 | 676,656 | 647,500 | 105 | 940,824 |

YTD CATEGORY IV

| NAME | NG | RTN | 1st Yr. NET | Standard | % of Standard | NET ALP |
|------------|----|------|-------------|-----------|---------------|-----------|
| John Alers | | 70.4 | \$389,897 | \$304,500 | 128 | \$640,519 |

YTD CATEGORY V

| NAME | NG | RTN | 1st Yr. NET | Standard | % of Standard | NET ALP |
|-----------------|----|------|-------------|-----------|---------------|-----------|
| Chris Hernandez | | 72.8 | \$371,108 | \$196,000 | 189 | \$468,555 |
| Scott Latta | | 74.9 | 215,587 | 136,500 | 158 | 266,641 |
| Steve Jakubczak | | 74.2 | 293,072 | 259,000 | 113 | 359,234 |

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A



Malka Arony
Phoenix, AZ



Charles Hill
Concord, CA

Category B



Kelvin Muggerridge
Auckland, NZ



Brenda Swecker
Canonsburg, PA

Category C



Cheryl Cook
Harrisburg, PA



Kenneth Altizer
Nitro, WV

July Production

| PR Manager | No. Cards | SGA |
|-------------------|-----------|---------------|
| 1. Debbie Enstedt | 14,609 | Rick Altig |
| 2. Malka Arony | 6,927 | HO CA/Hartman |
| 3. Charles Hill | 4,032 | Jatoft Foti |

—All Time PR Card Production Record—
Month: 18,960 cards

| Category A | No. Cards | SGA |
|------------------------|-----------|---------------|
| 1. Malka Arony | 3,440 | HO CA/Hartman |
| 2. Charles Hill | 4,535 | Rick Altig |
| 3. Jacqueline deVooght | 2,106 | Rick Altig |
| 4. Brenda DiSomma | 2,080 | Eric Giglione |
| 5. Al Wall | 1,768 | Josh Chalom |

| Category B | No. Cards | SGA |
|-----------------------|-----------|-------------------|
| 1. Kelvin Muggerridge | 2,386 | Steve Friedlander |
| 2. Brenda Swecker | 2,006 | Chris La Fond |
| 3. Mary Hinterberger | 1,790 | Steve Greer |
| 4. Catherine Briggie | 1,700 | Steve Hartman |
| 5. Lou Nell Bushy | 1,394 | Bill Heath |

—All Time PR Group Production Record—
Month: 55 groups Vivian Dwyer

| Category C | Groups | SGA |
|--------------------|--------|---------------|
| 1. Cheryl Cook | 13 | Durhon Oldham |
| 2. Kenneth Altizer | 10 | Marc Morton |
| 2. Krissa Hensley | 10 | Marc Morton |
| 3. Richard Case | 7 | Surace Smith |
| 4. Donald Spohn | 5 | Marc Morton |

YTD Production

| PR Manager | No. Cards | SGA |
|--------------------|-----------|---------------|
| *1. Debbie Enstedt | 109,029 | Rick Altig |
| *2. Malka Arony | 44,531 | HO CA/Hartman |
| 3. James Tasker | 33,770 | Durhon Oldham |

—All Time PR Card Production Record—
YTD: 61,879 cards Denise Bowyer

| Category A | No. Cards | SGA |
|----------------------|-----------|---------------|
| *1. Malka Arony | 17,648 | HO CA/Hartman |
| *2. Brenda DiSomma | 15,111 | Eric Giglione |
| 3. Charles Hill | 14,235 | Jatoft-Foti |
| 4. Mark Gagliardi | 11,719 | Jatoft-Foti |
| 5. Leo VanDenBussche | 11,647 | Rick Altig |

| Category B | No. Cards | SGA |
|-----------------------|-----------|-------------------|
| *1. Vivian Dwyer | 9,728 | Altig-Hay/Hartman |
| *2. Catherine Briggie | 7,984 | Steve Hartman |
| 3. Kelvin Muggerridge | 7,886 | Steve Friedlander |
| 4. Mary Hinterberger | 7,846 | Steve Greer |
| 5. Darrell Dorey | 7,725 | Imyan Satt |

—All Time PR Group Production Record—
YTD: 110 groups Richard Case

| Category C | Groups | SGA |
|---------------------|--------|---------------|
| *1. Kenneth Altizer | 79 | Marc Morton |
| *2. Richard Case | 58 | Surace-Smith |
| 3. Cheryl Cook | 47 | Durhon Oldham |
| 4. Susan Faldauer | 38 | Mark Hancock |
| 5. Krissa Hensley | 37 | Marc Morton |

Category A - SGA categories one and two. Category B - SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives called and meet all production requirements. Also, please note, the number of leads will be used to break a tie in Category C.

MONETARY DONATIONS

American Income & National Income

- Donated \$25,000 to the *Campaign for America's Future*.
- Contributed \$20,000 to the *Empire State College Foundation - Bahr Scholarship*.
- Presented \$725 to the *Labor Council for Latin American Advancement*.

The Rick Altig Agency

- Gave \$75 to the *UFCW* fundraiser for the *Puget Sound Leukemia Golf Classic*.
- Contributed \$2,000 to the *Alberta Government Employees Union* for their charity golf tournament for breast cancer.
- Donated \$500 to the *Winnipeg Labour Council* for their *Mayworks Picnic*.
- Presented \$1,500 to *CUPE 500* for their annual scholarship.
- Gave \$50 to *CUPE 4705* for tickets to a fundraising dinner.
- Donated \$500 to *IBEW 125* as a burn unit donation.
- Contributed \$350 to the *Montana Snowmobile Association* as a scholarship donation.
- Presented \$100 to *USW 8327-24* for strike support.
- Gave \$200 to *CIAW 2222* for the retiree luncheon.
- Donated \$150 to the *LAMAW* retirement fund.
- Contributed \$200 to the *Children's Miracle Network* and their Boise fundraiser.
- Presented \$225 to the *Idaho State Bowhunters* for their member plaques.
- Gave \$159.74 to *SNIA AFSCME 4041* for their annual convention.
- Donated \$250 to *BSQIW 712* for their golf tournament.
- Presented \$89.68 to *Alberta Fish and Game* for door prizes.
- Contributed \$450 to *Manitoba Building Trades* for the *Charity for Kids Golf Tournament*.
- Donated \$708.06 to *IAM Guide Dogs of America's* golf tournament.
- Gave \$95 to the *Conseil De District De L'Est Du Canada* for a tribute to Donald Fortin.
- Presented \$500 to *IBEW Construction* for their 25th anniversary.
- Gave \$49.99 to *OPCM 55* for a retirement party.
- Donated \$200 as a raffle prize to the *Teamsters Joint Council 37* kidney benefit.
- Presented \$130.36 to the *Canadian Podiatrists* for their convention prizes.

The Rick Altig Agency (continued)

- Donated \$106.22 to *USW Southwestern Area Council* for golf tournament prizes.
- Contributed \$200 to the premiere of *Strike: The Musical*.
- Presented \$535 to *UFCW 832* for hole-in-one insurance for their golf tournament.
- Gave \$100 to *CWA 3808* for their golf tournament.
- Donated \$50 to *MN USA* for membership renewal.
- Presented \$500 to *USW 11 1001* for their golf tournament.

The Jatoft-Foti Agency

- Gave \$20 to the *Contra Costa Council* for a dinner with Bob Alvarado.
- Donated \$200 to *ATU 256* to sponsor their *32nd Annual Memorial Golf Tournament*.
- Presented \$154.36 to the *North Bay Chapter* for vendor's night and raffle prizes.
- Contributed \$108.72 to the *Sacramento Valley Chapter* for raffle prizes.
- Donated \$200 to *IBEW 100's* golf tournament.
- Gave \$350 to *Sprinkler Fitters 483* for their charity golf tournament.
- Contributed \$2,500 to the *Sacramento GLC* for the *Annual Salute to Labor Dinner*.
- Presented \$285 to the *Santa Clara Chapter* for their vendor's night and golf tournament.
- Donated \$288 to *H.W.U.-NGDC* for their *Annual Harry Bridges Birthday Cruise*.
- Gave \$300 to *Napa Solano Building Trades* for their reception.
- Presented \$194.35 to the *State Building Trades* for raffle prizes.
- Donated \$129.00 to *SFUC 616* for their golf tournament.
- Gave \$245 to *CCUL Mt. Diablo Chapter* for a vendor's night.
- Contributed \$106.43 to the *Sequoia Chapter* for their vendor's night and golf tournament.
- Presented \$639.98 to the *Teamsters* for their *27th International Convention*.
- Donated \$250 to the *Sacramento Valley Chapter* for the *Business Partner Expo* and their golf tournament.
- Presented \$600 to *Teamsters 948* for the Cannery Council.
- Contributed \$730.20 to *Joint Council 38* for a delegate meeting at Lake Tahoe.

Total \$62,801.19

Be sure to submit your contributions monthly via e-mail to dyannazzo@aifile.com.



Wanna Make Some Money?

Last month in the *Spotlight*, we informed everyone of the 2001 CSO Changes which will become effective for the majority of the Company this September. CSO changes are basically when a company re-files various products using new mortality tables with the State Departments of Insurance. With the new filing comes premium rate changes and with that comes the chance to make some company-wide adjustments — especially the annualized level of premium we currently sell. With these changes on the verge of being implemented, now is the opportune time to make some major cultural changes at the Agency level.

Increasing sales size is the most important company-wide adjustment we can make. What this means is, if the average Agent writing a \$430 annual policy simply adds \$2 per week of coverage, commissions can jump as much as 25 percent or more! Yes, an increase in income of 25 percent or more without even running another appointment or making another single sale.

As you know, the premium bands for whole life regular, preferred life, and executive life are being raised, which will allow higher sales size within each of those bands. The new bands are WLR \$5 to \$9.99, WLP \$10 to \$14.99, and WLE \$15 and up. Everyone from Agents to SGAs are eligible to enjoy a significant increase in commissions, provided they capitalize on this opportunity to raise the per application sales size!

While we have tried in the past to encourage sales size growth, our average sale per application has changed little in 20 years. Now we have an awesome opportunity in front of us to make the change, and it is imperative we begin shifting our Agency culture to incorporate a sales size growth mindset into our training and our in-home presentation. As for veteran Agents, the cultural shift comes with a presentation comfort level. In the end, it is important to remember to not be hoodwinked into believing the working class can only afford a 1980 premium amount.

To further emphasize the importance of sales size growth, imagine, if you will, the opportunity to do 125 percent more business without having to run a single additional appointment. Imagine making over \$500 commission per application instead of selling \$500 annualized premium! These visions can become reality in September!

The greatest way to take full advantage of these changes is to aim for the larger sales size within each of the bands. If you are selling preferred life, instead of emphasizing the \$8 a week plan as you did under the old CSO rates, stress the importance of the \$10 or \$12 per week plans under the new 2001 CSO programs. With this one easy adjustment, you have already increased your possible commission immensely.

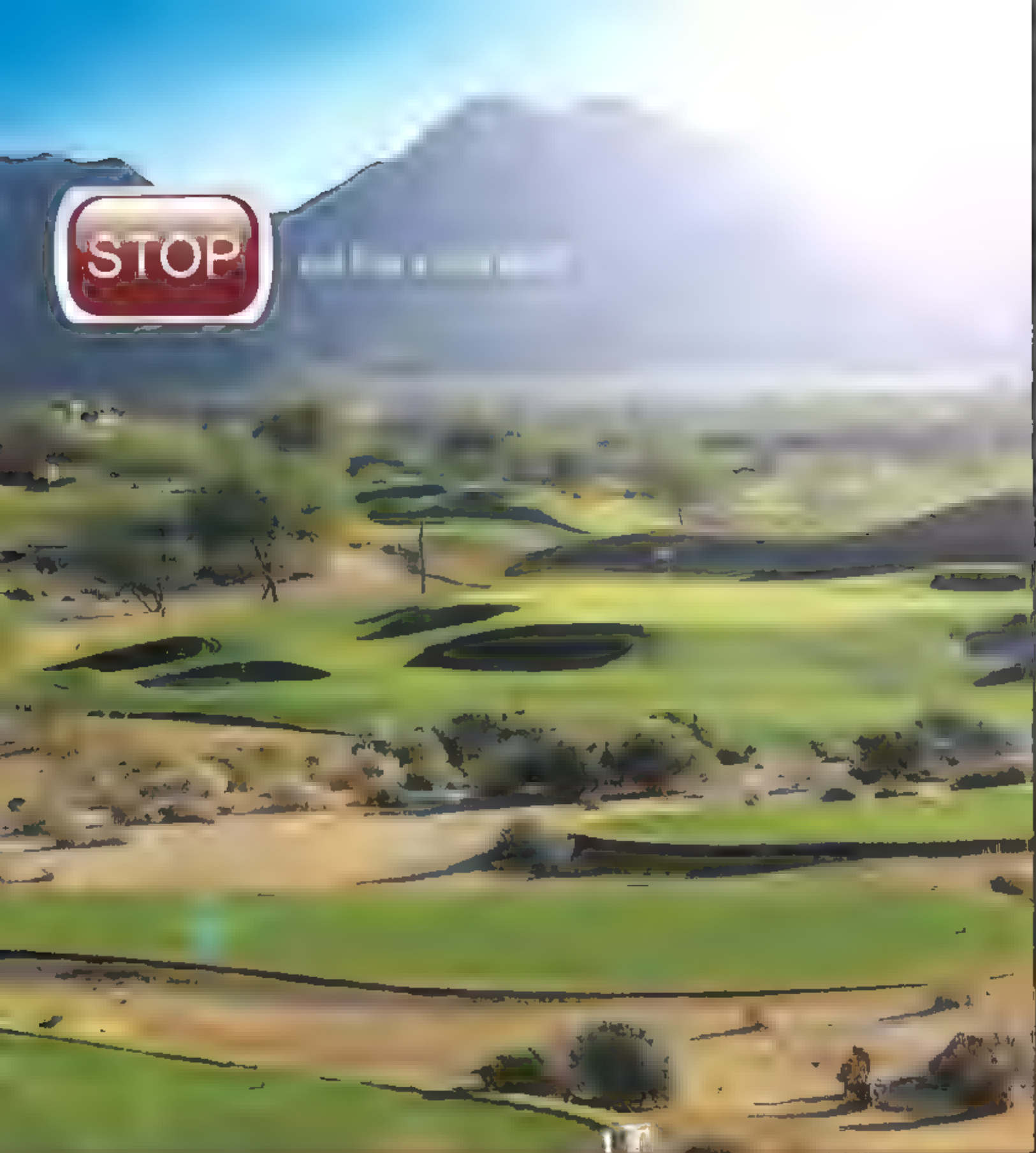
Other changes can also be made to increase sales size, including an AIDB on every life application. This benefit is incredibly valuable yet surprisingly inexpensive, and there is no reason it should not be included on qualifying applications. Always add \$10,000 of child coverage where needed, and make sure all *Headstart Programs* and young adults include \$25,000 of GIO on the application. Do not forget to include a *Term Rider* or *Spouse Rider* on your life applications when the need is apparent. You will be amazed how much these seemingly minuscule changes can really impact on advance check and commission potential — while providing valuable and needed benefits to customers.

Adjusting to the 2001 CSO changes should take no time. As the SGAs "get the sales force together," you will soon receive new rate sheets and packages, as well as begin training on the new products bands commission changes you need to become familiar with prior to program implementation.

A 25 percent increase in potential advance checks and bonuses just for increasing sales size by \$2 to \$4 a week. Who would possibly want to pass up on a chance like this?



STOP



Fairmont
SCOTTSDALE PRINCESS

JUST THINK BIG!
May 17-20, 2007

Public Relations Bonus

Qualifiers

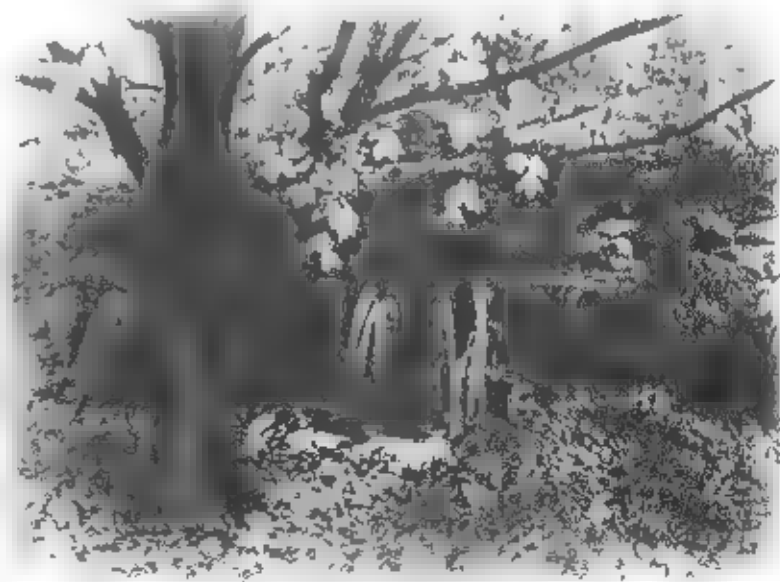
| | |
|-----------------------|------------|
| Kelvin Magruid | \$3,904.00 |
| | \$3,610.44 |
| | \$2,575.00 |
| | \$2,500.00 |
| | \$2,105.00 |
| | \$2,015.50 |
| | \$1,946.50 |
| | \$1,735.50 |
| | \$1,652.50 |
| | \$1,600.50 |
| | \$1,554.25 |
| | \$1,239.00 |
| | \$1,139.50 |
| Al Wall | \$1,096.00 |
| Timothy Gray | \$1,096.00 |
| | \$634.50 |
| | \$589.50 |
| | \$519.78 |
| James Tasker | \$477.75 |
| | \$468.00 |
| William Slocum | \$434.91 |
| Renee Plannery | \$432.00 |
| | \$400.75 |
| | \$391.00 |
| | \$376.00 |
| | \$367.16 |
| | \$367.00 |
| | \$358.00 |
| Krissa Hensley | \$358.00 |
| Richard Case | \$351.50 |
| Becky Cutler | \$318.00 |
| Donna C. Stevens-Ward | \$299.00 |
| John Wagner | \$299.00 |
| Erica Dalager | \$277.25 |
| Frances Christie | \$269.00 |
| John Thrallkill | \$261.00 |
| Randy Stockley | \$256.50 |
| Susan Pat | \$250.50 |
| Bob Dailey | \$235.50 |
| Richard Swarato | \$228.17 |
| | \$157.50 |
| | \$156.50 |

| | |
|-----------------------|----------|
| Donna C. Stevens-Ward | \$156.00 |
| | \$154.04 |
| | \$153.00 |
| | \$139.51 |
| Timothy Gray | \$139.50 |
| | \$137.10 |
| | \$132.00 |
| | \$127.75 |
| | \$125.00 |
| | \$125.00 |
| | \$114.75 |
| | \$106.50 |
| Kobyn Ferraro | \$105.75 |

FEBRUARY
 MARCH
 APRIL
 MAY
 JUNE
 JULY
 AUGUST
 SEPTEMBER
 OCTOBER
 NOVEMBER
 DECEMBER

Total

\$45,732.41



MGA Bonus

July Bonus Qualifiers

| | | | | | |
|-------------------|-------------|------------------|------------|---------------------|----------|
| AJ O'Connor | \$ 0,210.00 | David Solomonov | \$2,105.44 | Harpreet Gujral | \$753.21 |
| Nicholas Zangardi | \$955.89 | Donan Oldham | \$2,021.18 | Naomi Miller | \$75.24 |
| Samuel Cohen | \$8590.11 | Barry Dilala | \$1,938.00 | Rebecca Kiebsch | \$ 22.97 |
| Travis Moody | \$6,788.54 | Karl Schuckert | \$1,931.49 | Scott Baker | \$675.86 |
| Matthew Wolfanger | \$5,637.67 | Phillip LaCross | \$1,901.40 | David Ackerman | \$634.10 |
| Tim McAcorns | \$4,604.81 | Dustin Raam | \$1,841.16 | Frank Gioffre | \$608.02 |
| John West | \$4,451.61 | Bonnie Williams | \$1,821.14 | Maneclaud Torgon | \$603.85 |
| Barbara Leuder | \$4,447.04 | Lisa Roemer | \$1,771.35 | Daniel Phares | \$602.17 |
| Lawrence Hauck | \$4,381.70 | Cheryl Fnts | \$1,769.95 | Justin Germany | \$566.53 |
| Randy Teysseer | \$4,158.17 | Arthur Greene | \$1,725.53 | Omar Haalimi | \$505.37 |
| Scott Keeney | \$4,970.44 | Timothy Baker | \$1,679.03 | Paulo Rosa | \$494.49 |
| Jeff Ribman | \$3,916.42 | David Inye | \$1,641.07 | LaTonya Tucker | \$492.86 |
| Isaiah Hosco | \$3,894.02 | Anthony Accurso | \$ 558.44 | Majargal Sukhbaatar | \$335.60 |
| Matthew Hogan | \$3,670.42 | Tyles Hunt | \$1,512.13 | Micah Cohen | \$321.34 |
| Joshua Goodman | \$3,616.59 | John Hard | \$1,411.61 | Matthew Ho | \$155.71 |
| Curt Snow | \$1,400.13 | Ian Palmer | \$1,406.04 | Maxine Moody | \$133.81 |
| David Wang | \$1,167.74 | Carly Thompson | \$1,387.43 | Philip Prata | \$31.03 |
| William Haefl | \$1,298.13 | Robert Duon | \$1,385.59 | Jim Read | \$283.86 |
| Jim Bianchi | \$3,271.09 | Michael Laramie | \$1,316.40 | Douglas Bauknecht | \$231.56 |
| Wayne Hendricks | \$3,265.34 | Michael Zorn | \$1,312.15 | Denice Davidson | \$209.54 |
| John McGrath | \$3,252.62 | Donald Wold | \$1,292.79 | James Taylor | \$ 95.02 |
| David Hausman | \$3,234.28 | Mark Gorman | \$1,283.11 | | |
| Eric Miller | \$3,116.55 | Francisco Perez | \$1,253.67 | | |
| Doreen Ryan-Ford | \$3,098.20 | David Garrett | \$1,137.59 | | |
| Justin Smith | \$3,094.71 | Alan Silverman | \$1,069.47 | | |
| Steven Strong | \$3,008.62 | Noe Gonzalez | \$1,058.54 | | |
| Kelly Pascal | \$2,818.76 | Joseph Henderson | \$1,017.23 | | |
| Sonney Gurney | \$2,786.53 | Erik Graham | \$1,003.20 | | |
| Philip Anderson | \$2,651.76 | Carin Miller | \$959.15 | | |
| Preston Foster | \$2,373.62 | James Bailey | \$959.12 | | |
| Stevon King | \$2,307.13 | Brian LeBoff | \$919.37 | | |
| Vlad Bavor | \$2,304.04 | Bradford Geddes | \$846.18 | | |
| Meggin Olson | \$2,283.61 | James Larkin | \$836.55 | | |
| Melanie Cohen | \$2,239.36 | Lorraine Flakes | \$771.25 | | |
| Stefan Johansson | \$2,200.01 | Amir Sedaghat | \$757.11 | | |
| William Thompson | \$2,196.27 | Edward Hanna | \$755.26 | | |

Total \$200,182.12

Retention Bonus

| QUALIFIER | BONUS* |
|----------------------|------------|
| James Taylor | \$4,003.20 |
| Tara Soderman | \$3,844.14 |
| Zachary Hart | \$3,758.66 |
| Alex Bluhm | \$3,465.97 |
| Karen McQuoid | \$3,339.22 |
| Sean Lacroix | \$3,189.60 |
| James Aalders | \$3,157.91 |
| Steven Stensrud | \$3,138.44 |
| Troy Tripp | \$3,053.39 |
| Natalie Linker | \$2,998.77 |
| Sabrina Lloyd | \$2,885.02 |
| David Boshard | \$2,776.38 |
| Sharon Ward | \$2,747.37 |
| Lily Tchen | \$2,710.54 |
| Victor Quimson | \$2,665.62 |
| Richard Befano | \$2,573.16 |
| Samantha Chul | \$2,572.46 |
| Allan Munro | \$2,556.69 |
| Ronald Friedlander | \$2,542.01 |
| Kevin MacKinnon | \$2,523.34 |
| Max Quasem | \$2,514.65 |
| Helen Taylor | \$2,357.42 |
| Simon Arias | \$2,341.81 |
| John Beason | \$2,319.90 |
| Ruben Soberanes | \$2,241.23 |
| Maria Diringier | \$2,222.02 |
| Timothy Cruise | \$2,199.90 |
| Kelly Shelton | \$2,193.02 |
| David Jackson | \$2,188.05 |
| Brian Alt | \$2,155.19 |
| Tim Riley | \$2,144.67 |
| Otaf Johnson | \$2,110.58 |
| Michael Glossop | \$2,110.21 |
| Robert Rowe | \$2,060.81 |
| Raphael Bouchereau | \$2,037.54 |
| Fine Duvauchelle | \$2,029.02 |
| Samuel Lasala | \$2,008.53 |
| Shawna Snarr | \$1,999.64 |
| James Milburn | \$1,974.78 |
| Jesse Wise | \$1,951.38 |
| Alla Alexander | \$1,944.78 |
| Katherine Georgiou | \$1,886.65 |
| Jose Lopez | \$1,884.97 |
| Sylvia Freeman | \$1,863.11 |
| Naveen Eapan | \$1,845.30 |
| Hamed Heshimi | \$1,818.24 |
| Timothy Clark | \$1,816.40 |
| Angeles Ordaz | \$1,813.19 |
| Angelika Vassileva | \$1,809.21 |
| Robin Dillow | \$1,793.31 |
| Anthony Accurso | \$1,790.47 |
| Justin Phillips | \$1,779.00 |
| Scott Remmey | \$1,765.97 |
| Rosalie Zwicker | \$1,744.00 |
| Kenneth Mazik | \$1,711.43 |
| Samson Adelufosi | \$1,667.60 |
| Christopher Cummings | \$1,651.41 |
| Andrea Barenholtz | \$1,645.77 |
| Felili Malava | \$1,629.18 |
| Dorothy Cosby | \$1,603.24 |
| London Burnett | \$1,597.20 |
| Sophia Ng | \$1,592.57 |
| Marinela Achim | \$1,586.59 |
| Cynthia Kent | \$1,566.01 |
| Robert Ulrich | \$1,547.61 |
| James Brenneis | \$1,539.41 |
| Bill Hayer | \$1,535.66 |
| Yevgeniy Kashkin | \$1,521.36 |
| Ronald Trombetta | \$1,490.05 |
| Edward Clunk | \$1,482.20 |
| Bryan Johnson | \$1,473.49 |
| Cathy Thompson | \$1,462.25 |
| Jeffrey Swistowicz | \$1,459.26 |
| Scott Florin | \$1,454.30 |
| Jay Meyer | \$1,449.84 |
| Krista Thiemé | \$1,447.94 |

| QUALIFIER | BONUS* |
|--------------------------|------------|
| Joey Kennedy | \$1,440.78 |
| Donald McCrary | \$1,433.10 |
| Mary Ann Gaelic | \$1,419.11 |
| Garret Kun | \$1,413.96 |
| Shara Valadez | \$1,405.66 |
| Douglas Zigby | \$1,399.43 |
| Kyriacos Davis | \$1,393.17 |
| Brian Merryman | \$1,392.96 |
| Valerie Capano | \$1,387.42 |
| Derrick Cook | \$1,377.48 |
| Sarah Sweeney | \$1,373.68 |
| Carla Miller | \$1,373.25 |
| Jeff Debiak | \$1,370.82 |
| Andrea Yee | \$1,368.94 |
| Matthew Gonzales | \$1,368.65 |
| Raymond Risucci | \$1,362.82 |
| Kevin Haines | \$1,356.81 |
| Daniel Potilechio | \$1,354.26 |
| Beth Lopez | \$1,347.49 |
| Rudi Camenzind | \$1,344.40 |
| Barry Dillah | \$1,343.17 |
| Michael Perkins | \$1,342.23 |
| Cassius Caron | \$1,341.37 |
| Jackie Husted | \$1,341.32 |
| Joseph Nosse | \$1,320.25 |
| Heeman Libman | \$1,318.48 |
| Charles Musholt | \$1,315.80 |
| Rebecca Rushnok | \$1,314.91 |
| Hope Horne | \$1,310.10 |
| Anna Vaculikova | \$1,304.82 |
| Timothy Rose | \$1,299.49 |
| Renae Jeffries | \$1,286.05 |
| Richard Newman | \$1,284.48 |
| Jennifer Wehrle | \$1,269.96 |
| Gerald O'Connor | \$1,269.84 |
| Michael Gallagher | \$1,262.93 |
| Freida Yakubov | \$1,258.56 |
| Ramin Madani | \$1,257.72 |
| Adam Kahn | \$1,252.66 |
| Edwin Menzies | \$1,242.44 |
| Ricardo Otero | \$1,235.87 |
| David Thornton | \$1,228.93 |
| Stephanie Kelly | \$1,228.92 |
| Larry Malitz | \$1,228.01 |
| Robert Kanaan | \$1,225.80 |
| David Solomonov | \$1,224.54 |
| Gabriel Feldmann | \$1,223.04 |
| Nestor Arzamayo | \$1,221.34 |
| Ricardo Subero | \$1,214.68 |
| Timothy Paddock Chappell | \$1,211.79 |
| Barbara Striwell | \$1,211.11 |
| David Williams | \$1,212.42 |
| Glyn Hurst | \$1,205.86 |
| Alfred Brenner | \$1,201.42 |
| Rachel Buser | \$1,171.09 |
| Michael Boyer | \$1,163.02 |
| Joseph Larsen | \$1,158.41 |
| Kevin Wilson | \$1,158.13 |
| Earle Harris | \$1,143.94 |
| Bradley Elbson | \$1,132.92 |
| Amanda Nathoo | \$1,128.64 |
| Claudia Rodriguez | \$1,106.59 |
| Art Gonzales | \$1,099.30 |
| Michael Libassi | \$1,096.74 |
| Betty Ross | \$1,095.11 |
| Martin Ashe | \$1,092.70 |
| Crystal Crossan | \$1,091.18 |
| Madge Moodie-Titre | \$1,084.56 |
| Christopher Carter | \$1,072.30 |
| John-Deane Hwalof | \$1,066.93 |
| Brett Hulme | \$1,043.20 |
| John Horton | \$1,041.53 |
| Floyd Shewmaker | \$1,039.58 |
| Genesis Gima | \$1,030.17 |
| Sara Geiger | \$1,017.56 |
| Chad Keeney | \$1,006.17 |

| QUALIFIER | BONUS* |
|----------------------|------------|
| Ivan Ortlieb | \$1,003.25 |
| Preston Warford | \$994.62 |
| Shane Preheim | \$982.72 |
| Bryan Miller | \$979.73 |
| Kevin Washington | \$975.11 |
| Michael Thiel | \$974.54 |
| Anthony Washington | \$973.64 |
| Amy Burnside | \$967.98 |
| Benjamin Foti | \$967.83 |
| Madlyn Woodyard | \$949.85 |
| Kobina Sekyi | \$942.10 |
| Srotr Fenton | \$929.81 |
| Andrew Fagan | \$923.60 |
| Stephen Gibson | \$920.24 |
| Crystal Reeves | \$919.90 |
| Jeremy Riehl | \$900.00 |
| Keith Thompson | \$899.71 |
| Bradley Weigand | \$899.05 |
| Aaron Tavizon | \$896.62 |
| Alex Gonzales | \$895.45 |
| Donald Nelson | \$893.47 |
| Adriann Morales | \$891.73 |
| Jason Harris | \$891.21 |
| Alex Roland | \$888.89 |
| Christopher Hankins | \$886.82 |
| Cynthia Sittig | \$882.90 |
| Matthew Herrera | \$882.55 |
| Michael Snow | \$879.31 |
| Salvatore Giacchi | \$877.39 |
| Shiju Pushpamangalam | \$875.28 |
| Shiwa Hollingsworth | \$871.74 |
| Michael Dupree | \$870.52 |
| Andre Moore | \$865.03 |
| Kathy Mann | \$863.01 |
| Walter Dow | \$861.86 |
| Jennifer Mamer | \$859.01 |
| Jason Shambo | \$858.10 |
| Levar Morgan | \$855.69 |
| Rosa Ngollogrubb | \$852.55 |
| Joseph Pastega | \$849.32 |
| Joel Michael | \$849.12 |
| Patricia Longenecker | \$846.72 |
| Justin Schumacher | \$839.90 |
| David Williams | \$838.41 |
| Steven Sequeira | \$836.44 |
| Nicole Aylward | \$834.97 |
| Farhod Shamsiyev | \$829.97 |
| Mark Peltz | \$822.51 |
| Nicholas Melo | \$821.38 |
| Lynnda Williams | \$821.29 |
| Robert Appel | \$821.09 |
| Qin Zhang | \$819.49 |
| Devaneshi Fulton | \$816.43 |
| Brandon Braun | \$815.42 |
| Robert Jennings | \$813.42 |
| Matthew Davison | \$809.80 |
| Mark Thompson | \$802.01 |
| Michael Broker | \$799.88 |
| Patricia Lee | \$795.20 |
| Brandon Corkins | \$793.60 |
| Maria Watkins | \$736.68 |
| Agatha Safford | \$731.28 |
| Susan O'Bryon | \$728.45 |
| Heiwelto Perera | \$711.99 |
| Beth Snow | \$702.99 |
| Andree Herold | \$683.90 |
| Robert Holmes | \$667.86 |
| William Reeves | \$664.30 |
| Peter Kaplanis | \$657.81 |
| David Ruggles | \$657.58 |
| Benjamin Eggen | \$657.36 |
| Loan Pham | \$645.81 |
| Charles Riggs | \$640.48 |
| Debra Cloutier | \$638.69 |
| Merridy Devorce | \$634.98 |
| Elsone Agwunyenu | \$632.79 |

Retention Bonus

| QUALIFIER | BONUS* |
|--------------------|----------|
| Louis Costa | \$630.77 |
| Nicole Moolyk | \$629.47 |
| Andrew Wagner | \$628.08 |
| Isaiah Taufbee | \$622.09 |
| Mohamed Ayad | \$621.19 |
| Rudolph Dsouza | \$621.16 |
| Larry Wright | \$620.96 |
| Richard Carver | \$620.52 |
| Wendy Storandt | \$617.74 |
| Teddi O'Neill | \$616.60 |
| Laura Beshara | \$614.86 |
| Vincent Cartwright | \$610.79 |
| Natalie Deraiche | \$606.22 |
| Latonya Dismukes | \$604.96 |
| Backie Sasser | \$603.87 |
| Kim Burton | \$602.72 |
| Olga Serpas | \$599.64 |
| Lawrence Austin | \$599.28 |
| Darrell Poyton | \$597.65 |
| Karen Wade | \$594.68 |
| Doris Smith | \$592.55 |
| Taina Lameka | \$591.82 |
| Epica Asbury | \$586.91 |
| Timothy Dawe | \$586.46 |
| Dwayne Golding | \$586.44 |
| Angela Olson | \$581.34 |
| Raymond Lopez | \$578.40 |
| Richard Krueger | \$575.12 |
| Ray Burcome | \$574.96 |
| Samuel James | \$574.86 |
| Juliana Norvell | \$571.37 |
| Brandon Kissinger | \$571.13 |
| Miguel Mendez | \$570.74 |
| Chutlma Kim | \$570.38 |
| Daniel Armstrong | \$569.81 |
| Sanja Muller | \$569.69 |
| Jodie Shortreed | \$566.52 |
| Brenda Braithwaite | \$564.75 |
| Sandra Craven | \$564.56 |
| Christopher Kurz | \$564.39 |
| Brian Clark | \$561.89 |
| David Binum | \$570.56 |
| Diana McNair | \$507.37 |
| Andrew Bishop | \$506.49 |
| William Rose | \$500.05 |
| Warren Williams | \$487.69 |
| Jason Ryan | \$484.66 |
| Norman Sw Lew | \$478.71 |
| Jason Capano | \$474.17 |
| Mark Poechman | \$472.23 |
| Alecia Olds | \$470.52 |
| Brenden Stewart | \$463.70 |
| Jacob Blochburn | \$460.06 |
| Matthew Rothburn | \$456.42 |
| Kristofer Dunn | \$456.09 |
| Daniel Arreola | \$452.68 |
| Yekaterina Mayants | \$444.01 |
| Nathan Clark | \$439.51 |
| Sherry Arroyo | \$418.81 |
| Chris Holmold | \$418.77 |
| Todd Engelson | \$414.99 |
| R Kirby Sechovec | \$412.95 |
| Anne Hughes | \$411.31 |
| John Breach | \$410.88 |
| Daniel Martin | \$410.98 |
| Aunjel Fauchaux | \$409.56 |
| Morissa Pascual | \$409.20 |
| DeAndrea Roberson | \$406.96 |
| Mark Walters | \$406.90 |
| David Shufelt | \$403.88 |
| Benjamin Ainscough | \$403.79 |
| Mollie Jackson | \$402.79 |
| Dale Kuntz | \$401.71 |
| Farouk Touileb | \$400.24 |
| Bianca Zaragoza | \$399.43 |
| Ayiana Santana | \$395.93 |

| QUALIFIER | BONUS* |
|-----------------------|----------|
| Wayne Bright | \$392.50 |
| Richard Cornez | \$389.55 |
| Scott Esey | \$389.15 |
| Matthew Nichols | \$387.48 |
| Kris Rodriguez | \$387.45 |
| Adana Michaud | \$386.50 |
| Scot Abrams | \$384.24 |
| Clinton Talbert | \$383.66 |
| Thomas Ernst | \$382.50 |
| Ibrahim Ndoye | \$382.02 |
| Virginia Dunningan | \$381.41 |
| Raymond Williams | \$381.00 |
| Dawn Parsons | \$380.99 |
| Susan Sloan | \$380.46 |
| Jenny Sample | \$381.46 |
| Abbey Olson | \$385.16 |
| Gloria Hopkins | \$384.78 |
| Tyler John | \$384.68 |
| Naravan Phothirath | \$380.33 |
| Sheryl Johnson | \$380.73 |
| Jason Ible | \$378.69 |
| Alexander Haeselebone | \$218.01 |
| Edward Walker | \$214.44 |
| Darren Lightborn | \$222.89 |
| David Hanson | \$226.94 |
| Monique Worotny | \$225.65 |
| Rose Hermann | \$222.47 |
| Graham Mann | \$221.44 |
| Herve Timothe | \$219.92 |
| Devo Trillickster | \$218.91 |
| Rory Meyers | \$217.40 |
| Mary Corp | \$216.78 |
| Joshua Melton | \$216.35 |
| Heng Ho | \$212.91 |
| Kevin Smyth | \$212.43 |
| Kenneth Eichenlaub | \$212.05 |
| Keith Houske | \$211.88 |
| Tiphani O'Shea | \$211.27 |
| Mathew Mealey | \$210.84 |
| Miranda Smith | \$210.21 |
| Walter Durant | \$207.91 |
| Stuart Davidson | \$206.71 |
| Larry Barnhill | \$206.22 |
| Rodolfo Casas | \$205.67 |
| Cameron Levereit | \$204.92 |
| Benjamin Yondrak | \$204.23 |
| William Valentine | \$200.49 |
| Steven Johns | \$199.73 |
| Kyle Dumas | \$199.56 |
| Jorge Aranda | \$199.53 |
| Ahmed Jabrane | \$198.11 |
| Courtney Tinch | \$197.33 |
| Ryan Hessler | \$197.19 |
| Nieke Bushhouse | \$197.03 |
| Jason Weyhe | \$196.23 |
| Holly Ridley | \$196.18 |
| Christopher Pak | \$196.04 |
| Michael Sheets | \$195.55 |
| Jerome Washington | \$195.50 |
| Lawrence Bombay | \$192.74 |
| Brandi Petersen | \$192.58 |
| Bryce Humphreys | \$190.28 |
| Xiaoqian Yao | \$190.06 |
| Kenneth McCabe | \$189.72 |
| Lynn Krohn | \$188.97 |
| Anthony Di Iorio | \$183.83 |
| Barbara Larrarte | \$181.45 |
| Stephanie Walsh | \$182.95 |
| John Hinger | \$182.61 |
| Adam Leitch | \$182.21 |
| Wade Wolf | \$180.23 |
| Yaught Parkter | \$179.75 |
| Lorie Lear | \$176.98 |
| Everett Hart | \$176.53 |
| Dawn Flynn | \$175.80 |
| Maryn Bragg | \$173.10 |

| QUALIFIER | BONUS* |
|--------------------|----------|
| Lindsay Garneau | \$174.72 |
| Lisa White | \$174.66 |
| Edward Hall | \$174.40 |
| Patrick Randall | \$173.89 |
| Daniel Marsden | \$173.74 |
| Ronald Dudley | \$172.68 |
| Aldo Marano | \$172.24 |
| David Tatem | \$172.24 |
| Iona Fravell | \$171.98 |
| Shannon Maurer | \$171.76 |
| Jared Andrews | \$170.79 |
| Allison Bourgeois | \$170.41 |
| Kendrick White | \$168.91 |
| Bridgett Baca | \$168.36 |
| Paul Justham | \$167.77 |
| Angela Santos | \$167.30 |
| Christopher Mourot | \$166.34 |
| Riva Cordova | \$165.39 |
| Amit Gang | \$164.79 |
| John Mullins | \$164.57 |
| Kimya Harris | \$163.58 |
| Alexander Jones | \$163.53 |
| Renee Taig | \$163.44 |
| Angela Husain | \$162.25 |
| Dwight Lyon | \$162.14 |
| Charlie Smith | \$161.60 |
| Shazad Khoja | \$161.36 |
| Ty Duong | \$161.28 |
| Nadia Elhimi | \$161.01 |
| Jean Carela | \$160.90 |
| Jessica Atkins | \$160.58 |
| Matthew Gaona | \$160.54 |
| Robert Granzow | \$160.49 |
| Christopher Rafe | \$160.29 |

Total Bonus Paid Out

\$384,895.27

BR Bonus

| Qualifier | Bonus |
|--------------------|------------|
| Simon Arias | \$2,679.22 |
| Barbara Leadler | \$2,578.74 |
| Kelly Pascal | \$2,344.62 |
| Matthew Melhorn | \$2,339.68 |
| Thomas VanOsdol | \$2,193.44 |
| Melanie Cohen | \$2,058.86 |
| David Guzman | \$1,995.79 |
| William Myatt | \$1,870.85 |
| Randy Teysier | \$1,703.24 |
| Cathy Thompson | \$1,603.24 |
| Sidney Hodgskiss | \$1,592.57 |
| Cynthia Sitzig | \$1,566.01 |
| Karl Schuckert | \$1,459.26 |
| Terrence Thomas | \$1,405.66 |
| Diego Arangopuerta | \$1,385.61 |
| Sankuel Cohen | \$1,373.60 |
| Mark Gorman | \$1,368.65 |
| Pamela Ladd | \$1,362.02 |
| Rachel Buser | \$1,341.37 |
| James Brenneis | \$1,284.48 |
| William Haefs | \$1,269.96 |
| David Farraway | \$1,227.12 |
| Cory Woodson | \$1,214.68 |
| Stefan Johannsson | \$1,211.99 |
| Kenji Leonard | \$1,207.20 |
| Jeff Ribman | \$1,197.25 |
| Rodney Ward | \$1,163.02 |
| Steven Sequeira | \$1,152.41 |
| Jeremy Welch | \$1,108.86 |
| Cheryl Foti | \$1,092.70 |
| Anthony Accurso | \$1,086.38 |
| Horace Johnson | \$1,084.56 |
| Benham Malali | \$1,072.30 |
| John Hard | \$1,039.58 |
| Philip Anderson | \$1,025.35 |
| Susan Schreiber | \$1,011.36 |
| Doreen Ryan-Foil | \$1,001.72 |
| Tracy Haden | \$999.94 |
| Joseph Henderson | \$994.62 |
| Michael Zorn | \$982.72 |
| Steven Strong | \$967.98 |
| Danushel Henderson | \$929.81 |
| Joshua Riehl | \$900.00 |
| Elaina Bosco | \$899.71 |
| Enk Graham | \$891.73 |
| Naveen Epen | \$875.28 |
| Meredith West | \$865.03 |

| Qualifier | Bonus |
|--------------------|----------|
| Donald Wold | \$861.86 |
| Matthew Moore | \$852.55 |
| Patrick Coughlin | \$849.32 |
| Zachary Hart | \$846.72 |
| Sonny Gurney | \$839.18 |
| Arthur Greene | \$837.92 |
| Tyler Hunt | \$837.29 |
| Phillip LaCross | \$821.91 |
| Stephen Maloney | \$821.38 |
| Eric Miller | \$818.64 |
| Jullian Goodin | \$816.43 |
| Michael Navarrette | \$816.33 |
| Todd O'Neill | \$813.42 |
| Steven Stensrud | \$802.01 |
| Travis Moody | \$781.97 |
| William Reeves | \$761.00 |
| Jennifer Wehrle | \$739.73 |
| Francisco Perez | \$730.59 |
| Loren Cardwell | \$718.96 |
| Beth Lopez | \$681.90 |
| John West | \$667.86 |
| AJ O'Connor | \$664.10 |
| David Montgomery | \$628.08 |
| Travis Finley | \$620.98 |
| Anthony Mutter | \$620.53 |
| Bonnie Williams | \$616.60 |
| Todd Engelson | \$614.86 |
| Kim Phanshuay | \$606.22 |
| Jared Mlinarich | \$604.96 |
| Michael Laramie | \$602.32 |
| Greg Stewart | \$586.46 |
| Darren Miller | \$581.34 |
| Vlad Basov | \$577.23 |
| Timothy Baker | \$575.24 |
| Anna Vaculikova | \$574.96 |
| Garret Kun | \$570.74 |
| Alan Silverman | \$570.38 |
| Matthew White | \$569.81 |
| Theodore Greer | \$564.75 |
| Keith Moore | \$564.56 |
| Steven King | \$563.89 |
| Matthew Wolfanger | \$474.17 |
| Todd Salm | \$456.42 |
| Erica Asbury | \$456.09 |
| Scott Keeney | \$439.51 |
| Mataya Kestenbaum | \$418.77 |
| Steven Edgell | \$412.95 |

| Qualifier | Bonus |
|----------------------|----------|
| Wayne Bright | \$410.80 |
| Roger Fung | \$409.20 |
| Tim McAdams | \$406.90 |
| Jessica Robinson | \$403.85 |
| John Bulecza | \$403.80 |
| Amir Sedaghat | \$403.79 |
| Naomi Miller | \$401.71 |
| Jean-Francois Vezina | \$400.24 |
| Sara Geiger | \$395.45 |
| Joaquin Santos | \$389.55 |
| David Ackerman | \$387.48 |
| Carla Miller | \$383.66 |
| Reendt Kiboe | \$381.41 |
| Beth Snow | \$365.87 |
| Matthew Probst | \$249.99 |
| Brian Lulloff | \$245.16 |
| James Larson | \$244.78 |
| Jesse Zwack | \$244.68 |
| Michael Thiel | \$240.33 |
| Rebecca Kleisch | \$240.23 |
| Adam Fogelman | \$238.69 |
| Carolyn Stroman | \$234.44 |
| Jessica Weronke | \$226.94 |
| Bradford Geddes | \$225.65 |
| Emmanuel Villasenor | \$222.67 |
| Brian Allt | \$221.44 |
| James Adumonta | \$219.92 |
| Dawn McChwain | \$217.60 |
| James Milburn | \$216.78 |
| Christopher Kurz | \$216.35 |
| Ryan Binanz | \$212.43 |
| Brandon Teter | \$212.05 |
| Kim Burton | \$211.68 |
| John McGrath | \$210.21 |
| Christopher Jordan | \$206.71 |
| Myhaldo Marchuk | \$206.22 |
| Lorraine Flakes | \$205.67 |
| David Lull | \$204.92 |
| Jason Mayer | \$204.23 |
| Michael Snow | \$199.73 |
| Johannes Doornbal | \$198.11 |
| Troy Plummer | \$197.33 |
| Giovanni Guerrero | \$197.19 |
| David Goodman | \$197.03 |
| Grant Sharp | \$196.18 |
| David Inye | \$196.04 |
| Torrence Henry | \$195.50 |

| Qualifier | Bonus |
|--------------------|----------|
| Grant Johnson | \$190.28 |
| James Aalders | \$190.06 |
| Sabrina Lloyd | \$183.83 |
| Justin Germany | \$183.65 |
| Steven Engrav | \$182.95 |
| David Wang | \$182.61 |
| William Kidder | \$180.23 |
| Brandon Braun | \$176.53 |
| Paulo Rosa | \$175.80 |
| LaTonya Tucker | \$175.10 |
| Joseph Larsen | \$174.72 |
| Todd Krentzel | \$174.40 |
| David Baum | \$173.74 |
| Sue Weiss | \$172.24 |
| Preston Foster | \$171.98 |
| Susanne Munro | \$171.26 |
| Asher LaVallee | \$170.79 |
| Hope Horne | \$170.41 |
| Thomas Stewart | \$167.77 |
| Navano Simmons | \$167.30 |
| Justina Goodman | \$165.39 |
| Bhupinder Atwal | \$164.79 |
| Bradley George | \$164.57 |
| Anthony Cassidy | \$163.58 |
| Patricia Lee | \$163.53 |
| Michael Post | \$163.44 |
| Martinele Achim | \$162.25 |
| Brian Conklin | \$162.14 |
| Christopher Warren | \$161.60 |
| Maneclaud Turgeon | \$161.03 |
| Luis Heredia | \$160.54 |
| Nicholas Engrav | \$160.49 |
| Ryan Freund | \$160.29 |

Total Bonuses Paid Out

\$113,584.96

